

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: SLEDZ, ADAM P.  
SLEDZ, HELENA

§ Case No. 09-13161

§  
§  
§

Debtor(s)

CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED  
AND APPLICATION TO BE DISCHARGED (TDR)

MICHAEL G. BERLAND, chapter 7 trustee, submits this Final Account,  
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$435,410.00</u> (without deducting any secured claims)	Assets Exempt: <u>\$421,720.00</u>
Total Distribution to Claimants: <u>\$21,263.19</u>	Claims Discharged Without Payment: <u>\$158,505.43</u>
Total Expenses of Administration: <u>\$3,751.13</u>	

3) Total gross receipts of \$ 25,014.32 (see Exhibit 1 ), minus funds paid to the debtor and third parties of \$ 0.00 (see Exhibit 2 ), yielded net receipts of \$25,014.32 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$443,566.55	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,751.13	3,751.13	3,751.13
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	139,269.14	141,965.36	141,965.36	21,263.19
<b>TOTAL DISBURSEMENTS</b>	<b>\$582,835.69</b>	<b>\$145,716.49</b>	<b>\$145,716.49</b>	<b>\$25,014.32</b>

4) This case was originally filed under Chapter 7 on April 14, 2009.  
. The case was pending for 19 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/10/2010 By: /s/MICHAEL G. BERLAND  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 –GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Tractor and trailed owned by H & A-unscheduled	1229-000	25,000.00
Interest Income	1270-000	14.32
<b>TOTAL GROSS RECEIPTS</b>		<b>\$25,014.32</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
<b>TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES</b>			<b>\$0.00</b>

**EXHIBIT 3 –SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED (blank name)		4110-000	16,794.23	N/A	N/A	0.00
NOTFILED (blank name)		4110-000	63,413.99	N/A	N/A	0.00
NOTFILED (blank name)		4110-000	363,358.33	N/A	N/A	0.00
<b>TOTAL SECURED CLAIMS</b>			<b>\$443,566.55</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

**EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MICHAEL G. BERLAND	2100-000	N/A	3,251.13	3,251.13	3,251.13
Gloria Longest	3410-000	N/A	500.00	500.00	500.00
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		N/A	3,751.13	3,751.13	3,751.13

**EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		N/A	0.00	0.00	0.00

**EXHIBIT 6 –PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A						
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			0.00	0.00	0.00	0.00

**EXHIBIT 7 –GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	DISCOVER BANK	7100-000	21,525.32	22,065.04	22,065.04	3,304.85
2	Advanta Bank Corp.	7100-000	19,314.06	19,605.59	19,605.59	2,936.47
3	PYOD LLC as assignee of Citibank,c/oResurgent	7100-000	27,502.22	28,985.85	28,985.85	4,341.42

4	Chase Bank USA, N.A.	7100-000	32,724.28	33,524.79	33,524.79	5,021.25
5	GE Money Bank dba LENSCRAFTERS/GEMB,	7100-000	400.00	507.74	507.74	76.05
6	FIA CARD SERVICES, /BANK OF AMERICA, AMERICAN INFOSURCE,	7100-000	N/A	37,276.35	37,276.35	5,583.15
NOTFILED	Advocate HealthCare	7100-000	953.81	N/A	N/A	0.00
NOTFILED	Bank Of America, N.A.	7100-000	36,849.45	N/A	N/A	0.00
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			139,269.14	141,965.36	141,965.36	21,263.19

Exhibit 8

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# Form 1

## Individual Estate Property Record and Report

### Asset Cases

Case Number: 09-13161  
Case Name: SLEDZ, ADAM P.  
SLEDZ, HELENA  
Period Ending: 11/10/10

Trustee: (520196) MICHAEL G. BERLAND  
Filed (f) or Converted (c): 04/14/09 (f)  
§341(a) Meeting Date: 06/08/09  
Claims Bar Date: 12/31/09

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=§554(a) DA=§554(c)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 16519 Tuscora Court-Lockport-scheduled	400,000.00	0.00	DA	0.00	FA
2 Cash-scheduled	30.00	0.00	DA	0.00	FA
3 Checking-National City-scheduled	1,600.00	0.00	DA	0.00	FA
4 Savings-National City-scheduled	800.00	0.00	DA	0.00	FA
5 Household goods-Scheduled	550.00	0.00	DA	0.00	FA
6 Wearing apparel-scheduled	300.00	0.00	DA	0.00	FA
7 Prudential life insurance-scheduled	0.00	0.00	DA	0.00	FA
8 Prudential life insurance-scheduled	0.00	0.00	DA	0.00	FA
9 401k-scheduled	8,000.00	0.00	DA	0.00	FA
10 1000 shares H & A Enterprises-scheduled	1,000.00	0.00	DA	0.00	FA
11 1980 Yamaha motorcyle-scheduled	400.00	0.00	DA	0.00	FA
12 2000 Ford pick up-scheduled	3,800.00	0.00	DA	0.00	FA
13 2004 Toyota Matrix-scheduled	5,240.00	0.00	DA	0.00	FA
14 2006 Nissan Murano-scheduled	13,690.00	0.00	DA	0.00	FA
15 Tractor and trailel owned by H & A-unscheduled (u)	0.00	25,000.00		25,000.00	0.00
Int INTEREST (u)	Unknown	N/A		14.32	Unknown
16 Assets Totals (Excluding unknown values)	\$435,410.00	\$25,000.00		\$25,014.32	\$0.00

#### Major Activities Affecting Case Closing:

The Trustee fled a Motion to Compromise his interest in two vehicles owned by debtors' business. The Trustee hired an accountant to prepare tax returns.

Initial Projected Date Of Final Report (TFR): December 31, 2013

Current Projected Date Of Final Report (TFR): December 31, 2013

Exhibit 9

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## Form 2

### Cash Receipts And Disbursements Record

Case Number: 09-13161

Trustee: MICHAEL G. BERLAND (520196)

Case Name: SLEDZ, ADAM P.  
SLEDZ, HELENA

Bank Name: JPMORGAN CHASE BANK, N.A.

Account: \*\*\*-\*\*\*\*\*87-65 - Money Market Account

Taxpayer ID #: \*\*-\*\*\*7626

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/10/10

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
08/31/09	{15}	National City Bank	Payment for interest in corporation for trucks per court order	1229-000	25,000.00		25,000.00
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.98		25,000.98
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.02		25,002.00
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.05		25,003.05
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.05		25,004.10
01/05/10	1001	Gloria Longest	Payment of accountant per court order	3410-000		500.00	24,504.10
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.97		24,505.07
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.93		24,506.00
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	1.09		24,507.09
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.16		24,507.25
04/06/10		Wire out to BNYM account 9200*****8765	Wire out to BNYM account 9200*****8765	9999-000	-24,507.25		0.00

ACCOUNT TOTALS	500.00	500.00	\$0.00
Less: Bank Transfers	-24,507.25	0.00	
Subtotal	25,007.25	500.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$25,007.25	\$500.00	

Exhibit 9

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-13161

Trustee: MICHAEL G. BERLAND (520196)

Case Name: SLEDZ, ADAM P.

Bank Name: JPMORGAN CHASE BANK, N.A.

SLEDZ, HELENA

Account: \*\*\*-\*\*\*\*87-66 - Checking Account

Taxpayer ID #: \*\*-\*\*\*7626

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/10/10

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
(No Transactions on File for this Period)			ACCOUNT TOTALS		0.00	0.00	\$0.00
			Less: Bank Transfers		0.00	0.00	
			Subtotal		0.00	0.00	
			Less: Payments to Debtors			0.00	
			NET Receipts / Disbursements		\$0.00	\$0.00	



Exhibit 9

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-13161

Trustee: MICHAEL G. BERLAND (520196)

Case Name: SLEDZ, ADAM P.  
SLEDZ, HELENA

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*87-65 - Money Market Account

Taxpayer ID #: \*\*-\*\*\*7626

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/10/10

Separate Bond: N/A

1 Trans. Date	2 (Ref #) / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****8765	Wire in from JPMorgan Chase Bank, N.A. account *****8765	9999-000	24,507.25		24,507.25
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.17		24,508.42
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.46		24,509.88
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.41		24,511.29
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.45		24,512.74
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	1.46		24,514.20
09/20/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0100%	1270-000	0.12		24,514.32
09/20/10		To Account #9200*****8766	Transfer for final distribution to creditors	9999-000		24,514.32	0.00

<b>ACCOUNT TOTALS</b>	<b>24,514.32</b>	<b>24,514.32</b>	<b>\$0.00</b>
Less: Bank Transfers	24,507.25	24,514.32	
<b>Subtotal</b>	<b>7.07</b>	<b>0.00</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$7.07</b>	<b>\$0.00</b>	

Exhibit 9

## Form 2

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### Cash Receipts And Disbursements Record

Case Number: 09-13161

Trustee: MICHAEL G. BERLAND (520196)

Case Name: SLEDZ, ADAM P.  
SLEDZ, HELENA

Bank Name: The Bank of New York Mellon

Account: 9200-\*\*\*\*\*87-66 - Checking Account

Taxpayer ID #: \*\*7626

Blanket Bond: \$5,000,000.00 (per case limit)

Period Ending: 11/10/10

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
09/20/10		From Account #9200*****8765	Transfer for final distribution to creditors	9999-000	24,514.32		24,514.32
09/24/10	10101	MICHAEL G. BERLAND	Dividend paid 100.00% on \$3,251.13, Trustee Compensation; Reference:	2100-000		3,251.13	21,263.19
09/24/10	10102	DISCOVER BANK	Dividend paid 14.97% on \$22,065.04; Claim# 1; Filed: \$22,065.04; Reference:	7100-000		3,304.85	17,958.34
09/24/10	10103	Advanta Bank Corp.	Dividend paid 14.97% on \$19,605.59; Claim# 2; Filed: \$19,605.59; Reference:	7100-000		2,936.47	15,021.87
09/24/10	10104	PYOD LLC as assignee of Citibank,c/oResurgent Capital	Dividend paid 14.97% on \$28,985.85; Claim# 3; Filed: \$28,985.85; Reference:	7100-000		4,341.42	10,680.45
09/24/10	10105	Chase Bank USA, N.A.	Dividend paid 14.97% on \$33,524.79; Claim# 4; Filed: \$33,524.79; Reference:	7100-000		5,021.25	5,659.20
09/24/10	10106	GE Money Bank dba LENSRAFTERS/GEMB,	Dividend paid 14.97% on \$507.74; Claim# 5; Filed: \$507.74; Reference:	7100-000		76.05	5,583.15
09/24/10	10107	FIA CARD SERVICES, /BANK OF AMERICA, AMERICAN INFOSOURCE, AGE	Dividend paid 14.97% on \$37,276.35; Claim# 6; Filed: \$37,276.35; Reference:	7100-000		5,583.15	0.00

<b>ACCOUNT TOTALS</b>	<b>24,514.32</b>	<b>24,514.32</b>	<b>\$0.00</b>
Less: Bank Transfers	24,514.32	0.00	
<b>Subtotal</b>	<b>0.00</b>	<b>24,514.32</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$0.00</b>	<b>\$24,514.32</b>	

	Net Receipts	Net Disbursements	Account Balances
<b>TOTAL - ALL ACCOUNTS</b>			
MMA # ***.*****87-65	25,007.25	500.00	0.00
Checking # ***.*****87-66	0.00	0.00	0.00
MMA # 9200-*****87-65	7.07	0.00	0.00
Checking # 9200-*****87-66	0.00	24,514.32	0.00
	<b>\$25,014.32</b>	<b>\$25,014.32</b>	<b>\$0.00</b>